

MEMORANDUM

DT: July 2014-REVISED 8.7.14

TO: Interested Parties

RE: Monmouth University Sandy Recovery Survey: Sea Bright and Monmouth Beach

The following information has been compiled from data collected by the Monmouth University Polling Institute's Sandy Recovery Survey. The following analysis includes 100 residents of Sea Bright and Monmouth Beach who participated in the Sandy Recovery Survey as of January 2014. All reported significant damage to a home or business or being displaced for a month or longer. Significant damage is classified by the US Department of Housing and Urban Development as having one foot of water on the first floor of a home or \$8,000 in damage. Of these 100 residents, 98 indicate it was their primary home that was damaged as a result of Sandy. It should be noted that because interviews were conducted between September 2013 and January 2014, residents who report being displaced at the time of taking the survey may no longer be displaced, while those who report needing help with a particular aspect of recovery may no longer need this assistance.

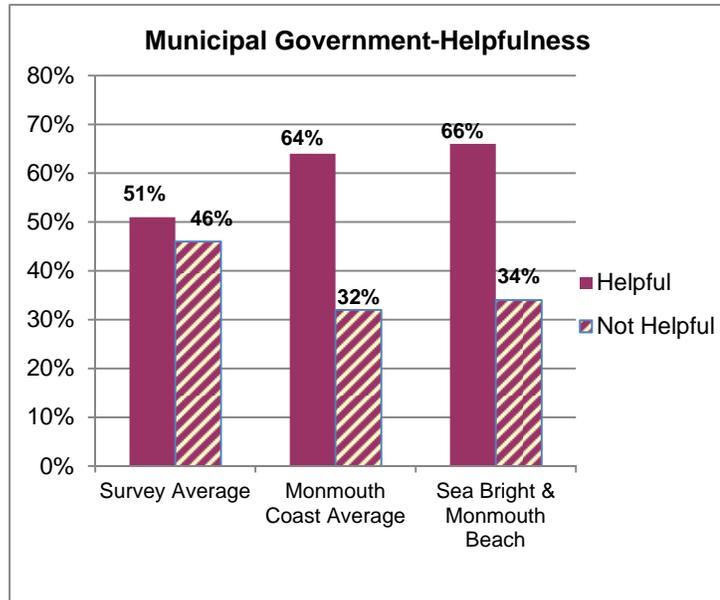
Due to the fact that we recruited participants of the Sandy Recovery Survey using a variety of non-probability methods, the data we have on these select number of residents *cannot be extrapolated to represent the population of Sea Bright and Monmouth Beach as a whole, or every Sandy-affected resident in Sea Bright and Monmouth Beach*. The value of these survey findings rest in the internal poll comparisons (e.g. variations between those who remain displaced and those who are now back in their home, variations by income levels, etc.) as well as to future waves of interviews that will track recovery progress for these individuals.

How Government Did in the Recovery Effort

Respondents from Sea Bright and Monmouth Beach view their local municipal government as the most helpful, while they view the county government as least helpful. Sea Bright and Monmouth Beach receive similar ratings for their helpfulness compared to the surveys average for other impacted Monmouth Coast municipalities, but are rated more helpful compared to the surveys average of all impacted New Jersey municipalities represented in the survey

Respondents from Sea Bright and Monmouth Beach are decidedly positive on how helpful their local municipal government has been in their recovery. Two-thirds (66%) say their local government has been helpful in their recovery, while a third (34%) say they haven't been. Respondents from other impacted New Jersey municipalities are less positive about the helpfulness of their local municipal government, with 51% saying their local municipal government was helpful and 46% saying they were not. The graph on the next page compares the helpfulness of local municipal government in Sea Bright and Monmouth Beach to other municipalities on Monmouth County's Coast and other impacted areas of New Jersey.

Respondents from Sea Bright and Monmouth Beach are less positive about the helpfulness of their county government, with 30% saying they've been helpful and 58% saying they have not been, while 13% say the county played no role in their recovery. Respondents are split on the helpfulness of the state government, which is viewed as helpful by 48% of respondents from Sea Bright and Monmouth Beach and unhelpful by 46%. These respondents are also split on the helpfulness of the federal government, with 49% saying they were helpful and 48% saying they were not. It should be pointed out that respondents from Sea Bright and



Monmouth Beach give their local municipal government higher ratings compared to respondents from other impacted parts of New Jersey, but give similar ratings when compared to respondents from other impacted municipalities on Monmouth's Coast.

Exactly 3-in-4 (75%) respondents from Sea Bright say the recovery information they received from the municipal government was helpful compared to 18% who said it was not helpful, while 6% say they received no recovery information. More than 6-in-10 (62%) respondents from Sea Bright say the information they received from their municipal government was easy to access while 36% say it was difficult. In Monmouth Beach, more than 8-in-10 (84%) respondents say the information they received from the municipal government was helpful, while 16% say it was not. Exactly 6-in-10 (60%) respondents from Monmouth Beach say the information they received from their local government was easy to access while 35% say it was not. [*The Monmouth University Polling Institute will be releasing a communications report with more detailed information on how government communicated with respondents and what government can do to improve this communication*]

The tables on the next page show a breakdown of the previously discussed questions for Sea Bright and Monmouth Beach. The “n-size” represents the number of respondents from each municipality that are included in this report. The tables on the next page show a breakdown of the previously discussed questions for Sea Bright and Monmouth Beach. The “n-size” represents the number of respondents from each municipality that are included in this report. It should be noted that both Sea Bright and Monmouth Beach receive similar ratings for municipal assistance and the ease in which recovery information was accessed. Monmouth Beach receives slightly higher ratings for the helpfulness of the information disseminated when compared to Sea Bright, but both towns receive positive ratings from the vast majority of residents surveyed.

Sea Bright n=73		
	Helpful	Not Helpful
Municipal Govt Assistance	65%	35%
Municipal Govt Information	75%	18%
	Easy	Difficult
Accessing Municipal Information	62%	36%

Monmouth Beach n=27		
	Helpful	Not Helpful
Municipal Govt Assistance	67%	29%
Municipal Govt Information	84%	16%
	Easy	Difficult
Accessing Municipal Information	60%	35%

Continuing Needs

Respondents from Sea Bright and Monmouth Beach, like respondents from other impacted areas, identify replacing furniture and appliances as assistance they need the most help with. Sea Bright and Monmouth Beach respondents are more likely to need assistance with rent payments and employment compared to respondents in other impacted areas of New Jersey

The most prevalent need expressed by respondents from Sea Bright and Monmouth Beach is assistance in helping to replace furniture and appliances (37%). This is followed by rent payments (29%), mortgage payments (20%), employment (20%), healthcare costs and coverage (18%) and debt management (18%).

Survey Average vs. Sea Bright and Monmouth Beach		
CONTINUING NEEDS	Survey Average	Sea Bright and Monmouth Beach
Replacing Furniture/Appliances	40%	37%
Mortgage Payments	21%	20%
Rent Payments	19%	29%
Utility Payments	18%	13%
Debt Management	17%	18%
Purchasing Food/Feeding Family	16%	12%
Healthcare Costs/Coverage	14%	18%
Employment	12%	20%
Temporary Place to Live	11%	8%
Permanent Place to Live	7%	4%

Fewer respondents from Sea Bright and Monmouth Beach need assistance with utility payments (13%), purchasing food and feeding their family (12%), finding a temporary place to live (8%), and finding a permanent place to live (4%). Respondents from Sea Bright and Monmouth Beach are more likely to need assistance with rent payments and employment compared to respondents from other impacted areas of New Jersey.

Summary of Displacement

Respondents from Sea Bright and Monmouth Beach are as likely as respondents from other impacted areas to report being displaced. Most displaced respondents from Sea Bright and Monmouth Beach say they're living in a different municipality than they were before Sandy

More than 4-in-10 (42%) respondents from Sea Bright and Monmouth Beach indicate they were displaced at the time of taking the survey (that is, living in a different home than the one they were living in when Sandy hit), while 57% say they were not displaced at the time of taking the survey. Those displaced includes 6% who say their displacement is permanent.

Included in the 57% who were not displaced at the time of taking the survey are 47% who were displaced from their home for a month or longer (20% were displaced 6 or more months, 11% were displaced between 3 and 5 months, and 16% percent were displaced for 1 or 2 months). The remaining 10% were displaced less than a month or not at all. These data on displacement are similar to the survey averages.

Among Sea Bright and Monmouth Beach respondents who report being displaced at the time of taking the survey, 68% report staying in a temporary home or rental, while 13% report staying with friends or family. Eleven percent report staying in permanent home or rental, and 8% report staying in a second home they own. Another 5% report staying in a trailer or RV¹. Just 14% of displaced respondents from Sea Bright and Monmouth Beach say their current dwelling is in the municipality where they lived when Sandy hit, which is considerably lower compared to the survey average (29%).

Cause and cost of Damage

A slightly higher percentage of respondents from Sea Bright and Monmouth Beach report damages of \$101,000 or more when compared to respondents from other impacted areas of New Jersey, but are more likely to say their home is considered repairable

Among respondents from Sea Bright and Monmouth Beach, almost all (99%) report flood waters as a cause of damage. Another 50% report damage caused by wind and 26% report power outages as a cause of damage to their home. Less indicate moving debris (23%), falling trees (4%), and mold or rain (4%) as causing damage to their home ². These respondents' reported causes of damage are similar to survey averages.

In monetary terms, 11% of Sea Bright and Monmouth Beach respondents indicate their home sustained over \$250,000 in damage; 19% indicate damage between \$151,000 and \$250,000; 17% indicate damages between \$101,000 and \$150,000; 24% report damages between \$51,000 and \$100,000; and 28% indicate damages of

Survey Average vs. Sea Bright and Monmouth Beach		
Cause of Damage	Survey Average	Sea Bright and Monmouth Beach
Flood Waters	97%	99%
Wind	47%	50%
Power Outages	30%	26%
Moving Debris	25%	23%
Falling Trees	9%	4%
Mold, Rain, Other	2%	4%
Fire	1%	-

¹ Percentages may add up to more than 100% since respondents were able to choose more than one current dwelling

² Percentages may add up to more than 100% since respondents were able to choose more than one cause of damage

\$50,000 or less. Respondents from Sea Bright and Monmouth Beach are slightly more likely to report damages of \$101,000 or more (47%) when compared to the survey average (45%).

Among respondents from Sea Bright and Monmouth Beach who report being displaced, 66% say their home is considered repairable, 17% say their home is condemned and awaiting demolition, 11% say their home has already been torn down, and 6% say their home was completely destroyed by the storm. Respondents from Sea Bright and Monmouth Beach are more likely to say their home is considered repairable (66%) compared to respondents in other impacted parts of New Jersey (53%).

Background Information

Most respondents from Sea Bright and Monmouth Beach, like other respondents surveyed, are homeowners. Almost all respondents from Sea Bright and Monmouth Beach say their home is located within a few blocks of the beach, bay or river

More than 9-in-10 (91%) respondents from Sea Bright and Monmouth Beach are homeowners and 7% are renters. These results are identical to survey averages.

Among respondents from Sea Bright and Monmouth Beach, 24% indicate their home is right on the beach, bay or river. Another 75% report their home is located within a few blocks of the beach, bay or river. Just 1% indicate their home is located further away.

Your Residents and reNew Jersey Stronger

A slightly higher percentage of respondents from Sea Bright and Monmouth Beach report being denied assistance with reNew Jersey Stronger when compared to respondents from other impacted parts of the state

A similar percentage of respondents from Sea Bright and Monmouth Beach report registering for assistance with reNew Jersey Stronger (67%) compared to the survey average (66%).

A slightly higher percentage of respondents from Sea Bright and Monmouth Beach report being denied assistance with reNew Jersey Stronger (48%) when compared to respondents from other impacted parts of the state (46%).

Just 12% of respondents from Sea Bright and Monmouth Beach are unaware of any state assistance program, which is higher than the survey average (8%). Exactly 8-in-10 are aware of the \$10,000 resettlement grant (80%) while 3-in-4 are aware of the \$150,000 RREM grant (73%). Almost as many are aware of the \$30,000 hazard mitigation grant (68%), and a third (33%) are aware of the homebuyer assistance loans. Just 13% are aware of the Special Sandy Section 8 housing vouchers.

Respondents' awareness levels of specific state recovery programs are similar to survey averages.

Your Residents and FEMA/SBA

Most respondents from Sea Bright and Monmouth Beach are aware of federal assistance programs

A similar percentage of respondents from Sea Bright and Monmouth Beach (95%) report registering for assistance with the federal government compared to the survey average (94%).

More than half (57%) of respondents from Sea Bright and Monmouth Beach report being denied some type of assistance with the federal government, which is similar to the survey average (58%).

Twelve percent of respondents from Sea Bright and Monmouth Beach are unaware of any federal recovery program, which is 5 points higher than the survey average of 7%. Three-in-four respondents from Sea Bright and Monmouth Beach are aware of FEMA transitional shelter assistance (76%), while almost as many are aware of FEMA rental assistance (72%). Almost two-thirds are aware of FEMA temporary housing assistance (64%), and more than half (56%) are aware of FEMA repair assistance grants. Less than half are aware of SBA home repair loans (47%), while about a third are aware of SBA personal property loans (36%) and FEMA other than housing assistance (32%). Respondents from Sea Bright and Monmouth Beach are more likely to be aware of FEMA temporary housing and transitional shelter assistance and less likely to be aware of the SBA's home repair loans compared to respondents from other impacted areas of New Jersey.